

2002 HOMEOWNER'S PREMIUM COMPARISON
PASSAIC COUNTY

| COMPANY | HO3 | HO4 | HO6 |
|--|-------|-------|-------|
| AAA MIDLANTIC INSURANCE COMPANY OF NEW JERSEY | \$391 | \$168 | \$126 |
| ACE AMERICAN INSURANCE CO (Formerly Cigna Insurance Company) | \$326 | \$0 | \$0 |
| AGWAY INSURANCE COMPANY | \$385 | \$132 | \$230 |
| ALL AMERICA INSURANCE CO (Central Mutual) | \$368 | \$164 | \$207 |
| ALLSTATE NEW JERSEY INSURANCE CO | \$384 | \$110 | \$149 |
| AMERICAN FIRE & CAS CO (Ohio Casualty) | \$405 | \$111 | \$156 |
| AMERICAN HOME ASSURANCE COMPANY (Premier) | \$362 | \$0 | \$0 |
| AMERICAN HOME ASSURANCE COMPANY (Standard) | \$394 | \$76 | \$104 |
| ASSOCIATED INDEMNITY CORPORATION (Firemans Fund) | \$417 | \$229 | \$204 |
| AMERICAN NATIONAL FIRE (Great American) | \$422 | \$153 | \$134 |
| AMICA MUTUAL INSURANCE CO* | \$452 | \$148 | \$209 |
| ARMED FORCES INSURANCE EXCHANGE@ | \$303 | \$0 | \$173 |
| ASSURANCE CO OF AMERICA (Maryland) | \$351 | \$104 | \$144 |
| ATLANTIC EMPLOYERS INS CO (Formerly CIGNA) | \$365 | \$97 | \$137 |
| ATLANTIC MUTUAL INSURANCE CO | \$448 | \$221 | \$245 |
| BAY STATE INSURANCE CO (Andover) | \$335 | \$125 | \$173 |
| BLUE RIDGE INSURANCE CO (Wintherthur Swiss)** | \$314 | \$118 | \$178 |
| CAMBRIDGE MUTUAL FIRE INS CO (Andover) | \$447 | \$131 | \$179 |
| CAMDEN FIRE INSURANCE COMPANY (OneBeacon Insurance Group) | \$456 | \$175 | \$201 |
| CENTENNIAL INSURANCE CO (Atlantic Mutual) | \$489 | \$128 | \$154 |
| CENTRAL MUTUAL INSURANCE COMPANY | \$451 | \$164 | \$207 |
| CENTRE INSURANCE CO (Pref) | \$351 | \$0 | \$153 |
| CENTRE INSURANCE CO (Std) | \$408 | \$0 | \$153 |
| CHUBB INSURANCE CO OF NJ (CHUBB) | \$376 | \$119 | \$164 |
| CITIZENS INSURANCE CO (Hanover) | \$364 | \$0 | \$0 |
| COLONIAL PENN INSURANCE CO | \$305 | \$107 | \$148 |
| COMMERCIAL INS. CO. OF NEWARK, NJ (Encompass Group) | \$330 | \$242 | \$187 |
| CONTINENTAL INSURANCE CO OF NEW JERSEY (Encompass Group) | \$408 | \$333 | \$257 |
| CUMBERLAND MUTUAL FIRE INS CO (Pref) | \$362 | \$0 | \$0 |
| CUMBERLAND MUTUAL FIRE INS CO (Std) | \$436 | \$152 | \$196 |
| ELECTRIC INSURANCE COMPANY | \$227 | \$92 | \$127 |
| EXCELSIOR INSURANCE CO | \$278 | \$135 | \$170 |
| FARM FAMILY CASUALTY INSURANCE CO@ | \$291 | \$104 | \$190 |
| FARMERS INS CO OF FLEMINGTON*** (Frmly Farmers Mutual Fire Assurance Assn of NJ) | \$392 | \$158 | \$155 |
| FARMERS MUTUAL FIRE INS. CO. OF SALEM CO (Pref) | \$383 | \$0 | \$0 |
| FARMERS MUTUAL FIRE INS. CO. OF SALEM CO (Premier) | \$338 | \$0 | \$0 |
| FARMERS MUTUAL FIRE INS. CO. OF SALEM CO (Std) | \$465 | \$181 | \$200 |
| FEDERAL INSURANCE CO (Chubb) | \$568 | \$119 | \$164 |
| FIDELITY AND GUARANTY INSURANCE COMPANY (USF&G) | \$330 | \$0 | \$168 |
| FIREMAN'S FUND INDEMNITY CORP (FIREMAN'S FUND) | \$485 | \$0 | \$0 |
| FIREMAN'S FUND INSURANCE CO (FIREMAN'S FUND) | \$417 | \$229 | \$204 |
| FIRST TRENTON INDEMNITY CO (Travelers) | \$357 | \$114 | \$146 |
| FITCHBURG MUTUAL INSURANCE CO | \$419 | \$148 | \$208 |
| FMI INSURANCE CO (Franklin Mutual)*** | \$300 | \$0 | \$156 |
| FOUNDERS INSURANCE COMPANY(Pref) (Formerly Pennsylvania Nat'l) | \$290 | \$0 | \$0 |
| FOUNDERS INSURANCE COMPANY(Std) (Formerly Pennsylvania Nat'l) | \$337 | \$154 | \$189 |
| FRANKLIN MUTUAL INSURANCE CO*** | \$373 | \$126 | \$165 |
| GERMANTOWN INSURANCE COMPANY | \$355 | \$0 | \$225 |
| GRAPHIC ARTS MUTUAL INS CO TIER 1 (Utica) | \$451 | \$181 | \$186 |
| GRAPHIC ARTS MUTUAL INS CO TIER 2 (Utica) | \$356 | \$0 | \$0 |
| GREAT AMERICAN INSURANCE CO (GREAT AMERICAN) | \$356 | \$249 | \$214 |
| GREAT NORTHERN INS CO (Chubb) | \$349 | \$111 | \$153 |
| HANOVER INSURANCE CO | \$539 | \$125 | \$162 |
| HARLEYSVILLE INSURANCE COMPANY (Formerly Minnesota Fire Ins Co) | \$357 | \$173 | \$152 |
| HARLEYSVILLE INS CO OF NJ (Pref)*** | \$400 | \$0 | \$163 |
| HARLEYSVILLE INS CO OF NJ (Std)*** | \$467 | \$189 | \$192 |
| HARTFORD CASUALTY INSURANCE CO (HARTFORD) | \$475 | \$102 | \$128 |
| HARTFORD FIRE INSURANCE CO (HARTFORD) | \$634 | \$130 | \$164 |
| HARTFORD UNDERWRITERS INSURANCE CO (HARTFORD) | \$413 | \$107 | \$149 |
| HIGHLANDS INSURANCE CO | \$325 | \$88 | \$156 |
| HOMESITE INSURANCE COMPANY (Newly Approved) | \$406 | \$184 | \$174 |
| INSURANCE CO OF NO AMERICA (Formerly CIGNA)*** | \$288 | \$0 | \$0 |
| LIBERTY MUTUAL FIRE INSURANCE CO | \$309 | \$127 | \$138 |

2002 HOMEOWNER'S PREMIUM COMPARISON
PASSAIC COUNTY

| COMPANY | HO3 | HO4 | HO6 |
|---|-------|-------|-------|
| MARYLAND CASUALTY CO (MARYLAND) | \$391 | \$129 | \$182 |
| MASSACHUSETTS BAY INS CO (Hanover) | \$413 | \$115 | \$148 |
| MERCER MUTUAL INSURANCE CO (Pref) | \$315 | \$0 | \$0 |
| MERCER MUTUAL INSURANCE CO (Std) | \$405 | \$146 | \$186 |
| MERCHANTS INS CO OF NEW HAMPSHIRE INC (MERCHANTS) | \$369 | \$0 | \$253 |
| MERCHANTS MUTUAL INSURANCE CO (MERCHANTS) | \$416 | \$238 | \$256 |
| MERRIMACK MUTUAL FIRE INS CO (Andover) | \$413 | \$131 | \$179 |
| METROPOLITAN GROUP PROPERTY & CASUALTY | \$513 | \$123 | \$183 |
| METROPOLITAN PROPERTY CASUALTY INSURANCE COMPANY | \$299 | \$153 | \$171 |
| NATIONAL GENERAL INSURANCE CO | \$278 | \$146 | \$167 |
| NEW JERSEY RE-INSURANCE CO (NJM) | \$457 | \$87 | \$140 |
| NEW JERSEY MANUFACTURERS INS CO* @ | \$390 | \$76 | \$119 |
| NEWARK INS CO (Pref) | \$372 | \$86 | \$117 |
| NEWARK INS CO (Std) | \$455 | \$102 | \$142 |
| NEWARK INS CO (Super Pref) | \$338 | \$0 | \$106 |
| OHIO CASUALTY INSURANCE CO (OHIO CASUALTY) | \$542 | \$115 | \$168 |
| ONEBEACON INSURANCE CO (Frmly General Accident Ins co) | \$456 | \$175 | \$201 |
| PA MILLERS MUTUAL INSURANCE CO# | \$450 | \$133 | \$232 |
| PAWTUCKET MUTUAL INSURANCE CO | \$387 | \$191 | \$214 |
| PENN MUTUAL INSURANCE CO (Pref) | \$384 | \$0 | \$162 |
| PENN MUTUAL INSURANCE CO (Std) | \$419 | \$114 | \$180 |
| PENNSYLVANIA GENERAL INSURANCE CO (OneBeacon Ins Group) | \$374 | \$168 | \$193 |
| PHILADELPHIA CONTRIBUTIONSHIP INSURANCE CO | \$549 | \$178 | \$256 |
| PREFERRED MUTUAL INS CO | \$332 | \$120 | \$169 |
| PRESERVER INS CO (Motor Club of Amer) (Pref) | \$317 | \$0 | \$118 |
| PRESERVER INS CO (Motor Club of Amer) (Std) | \$435 | \$136 | \$159 |
| PROFORMANCE INSURANCE COMPANY | \$370 | \$0 | \$197 |
| PROVIDENCE MUTUAL FIRE INSURANCE CO* | \$450 | \$146 | \$149 |
| PROVIDENCE WASHINGTON INS CO | \$379 | \$142 | \$118 |
| PRUDENTIAL PROP AND CAS CO OF NJ | \$370 | \$123 | \$135 |
| PUBLIC SERVICE MUTUAL INSURANCE CO | \$416 | \$118 | \$114 |
| QUINCY MUTUAL FIRE INSURANCE CO | \$399 | \$125 | \$175 |
| RUTGERS CASUALTY INSURANCE CO | \$367 | \$115 | \$132 |
| SELECTIVE INS CO OF AMERICA (SELECTIVE) | \$422 | \$142 | \$186 |
| SELECTIVE WAY INSURANCE CO (SELECTIVE) | \$335 | \$0 | \$186 |
| SENTRY INSURANCE A MUTUAL CO | \$513 | \$107 | \$169 |
| SHELBY CASUALTY INSURANCE COMPANY | \$474 | \$143 | \$201 |
| STATE CAPITOL INSURANCE CO | \$408 | \$103 | \$186 |
| STATE FARM FIRE AND CASUALTY CO | \$383 | \$108 | \$129 |
| TIG INSURANCE COMPANY | \$507 | \$124 | \$154 |
| TOKIO MARINE AND FIRE INSURANCE CO | \$332 | \$158 | \$377 |
| TWIN CITY FIRE INS CO (Hartford) | \$475 | \$102 | \$128 |
| US FIDELITY AND GUARANTY CO (USF&G) | \$386 | \$187 | \$254 |
| USAA CASUALTY INSURANCE CO (USAA)* @ | \$419 | \$0 | \$136 |
| UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)* @ | \$365 | \$0 | \$110 |
| UTICA MUTUAL INSURANCE | \$520 | \$152 | \$214 |
| VIGILANT INSURANCE CO (Chubb) | \$431 | \$119 | \$164 |
| WEST AMERICAN INSURANCE CO (Ohio Casualty) | \$473 | \$111 | \$146 |
| YASUDA FIRE & MARINE INSURANCE COMPANY | \$541 | \$136 | \$188 |
| WEIGHTED AVERAGE | \$382 | \$109 | \$143 |

NOTES:

*Company pays dividends.

**Company provides MORE coverage than HO4 profile and LESS coverage than HO6 profile.

***Company provides MORE coverage than profile.

#Company's deductible is SMALLER than profile.

@Company insures only members of certain groups or professional associations.

\$0 Company does not write this policy form.

Some companies in coastal areas provide higher deductibles.

Rates may differ in groups based on eligibility requirements.

Prices based on data collected as of 12/31/01.